

Fill in this information to identify the case:

Debtor 1 James Paul Casher

Debtor 2 Nylene M. Casher

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of PENNSYLVANIA

Case number 4:22-bk-01601-MJC

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: WILMINGTON TRUST, NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF OSAT TRUST 2021-1

Court claim no. (if known): 10-2

Last 4 digits of any number you use to identify the debtor's account: 5899

Date of payment change: 2/1/2025

Must be at least 21 days after date of this notice

New total payment: \$795.84

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$309.74

New escrow payment: \$376.74

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment

New mortgage payment:

Debtor 1 James Paul Casher  
Print Name Middle Name Last Name

Case number (if known) 4:22-bk-01601-MJC


**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- ☐ I am the creditor
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Shellie A. Labell Date 12/23/2024  
Signature

Print Shellie A. Labell Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Road, Suite 450  
Number Street

Alpharetta GA 30004  
City

State ZIP Code

Contact Phone 470-321-7112

Email slabell@raslg.com

To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1 after December 1, 2011 or the Petition Date (whichever is later), Creditor will credit the debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1. This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.

**CERTIFICATE OF SERVICE**

I **HEREBY CERTIFY** that on December 23, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

**James Paul Casher**

193 Sunset Circle  
Tioga, PA 16946

**Nylene M. Casher**

193 Sunset Circle  
Tioga, PA 16946

And via electronic mail to:

**Paul Donald Murphy-Ahles**

Dethlefs Pykosh & Murphy  
2132 Market Street  
Camp Hill, PA 17011

**Jack N Zaharopoulos**


Standing Chapter 13  
(Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036


**United States Trustee**

US Courthouse  
1501 N. 6th St  
Harrisburg, PA 17102

By: /s/ Hannah Maddox  
Hannah Maddox

November 12, 2024

 NYLENE CASHER  
JAMES CASHER  
193 SUNSET CIR  
TIOGA, PA 16946

Account Number:   
Property Address: 193 SUNSET CIRCLE  
TIOGA, PA 16946

**RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount**

**This statement is for informational purposes only**

Dear Customer(s):

SPS reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

**1. What is the amount of my new monthly payment?**

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment	New Payment (as of 02/01/2025)	Change
Principal and Interest	\$419.10	\$419.10	
Regular Escrow Payment	\$256.63	\$347.61	\$90.98
Monthly Shortage Payment	\$0.00	\$29.13	\$29.13
<b>Total Payment</b>	<b>\$675.73</b>	<b>\$795.84</b>	<b>\$120.11</b>

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

**2. Why did the escrow portion of my payment change?**

There are three main reasons why your escrow account payment may change from year to year.

- A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements	Current Year Estimated Disbursements (as of 02/01/2025)	Change
Tax Disbursements	\$1,824.57	\$2,916.35	\$1,091.78
Hazard Insurance Disbursements	\$1,255.00	\$1,255.00	\$0.00
<b>Total Annual Escrow Disbursements</b>	<b>\$3,079.57</b>	<b>\$4,171.35</b>	<b>\$1,091.78</b>
Monthly Escrow Payment	\$256.63	\$347.61	\$90.98
Monthly Shortage Payment	\$0.00	\$29.13	\$29.13



Your total shortage is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance.  $\$1,178.31 - \$828.81 = \$349.50$ . We will collect the total amount over 12 months at \$29.13 per payment.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (\*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (\*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3

[illegible]

December 2024		\$256.63	\$309.74 E	\$0.00	\$0.00 E	\$1,774.07
January 2025	HAZARD INS	\$256.63	\$309.74 E	\$1,255.00	\$1,255.00 E	\$828.81

Table 4

<u>Month</u>	<u>Description</u>	<u>Payments</u> <u>Estimate</u>	<u>Disbursements</u> <u>Estimate</u>	<u>Beginning</u> <u>Balance</u>	<u>Required</u> <u>Balance</u>
	Starting Balance			\$828.81	\$1,178.31
February 2025		\$347.61	\$0.00	\$1,176.42	\$1,525.92
March 2025		\$347.61	\$0.00	\$1,524.03	\$1,873.53
April 2025	CITY TAX	\$347.61	\$732.79	\$1,138.85	\$1,488.35
May 2025		\$347.61	\$0.00	\$1,486.46	\$1,835.96
June 2025		\$347.61	\$0.00	\$1,834.07	\$2,183.57
July 2025		\$347.61	\$0.00	\$2,181.68	\$2,531.18
August 2025	SCHOOL TAX	\$347.61	\$1,091.78	\$1,437.51	\$1,787.01
August 2025	TAXES	\$0.00	\$1,091.78	\$345.73	\$695.23**
September 2025		\$347.61	\$0.00	\$693.34	\$1,042.84
October 2025		\$347.61	\$0.00	\$1,040.95	\$1,390.45
November 2025		\$347.61	\$0.00	\$1,388.56	\$1,738.06
December 2025		\$347.61	\$0.00	\$1,736.17	\$2,085.67
January 2026	HAZARD INS	\$347.61	\$1,255.00	\$828.78	\$1,178.28
<b>Totals</b>		<b>\$4,171.32</b>	<b>\$4,171.35</b>		

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

### Important Mailing Addresses:

<b><u>General Correspondence</u></b> PO Box 65250 Salt Lake City, UT 84165-0250	<b><u>Payment Remittance</u></b> PO Box 65450 Salt Lake City, UT 84165-0450	<b><u>Notice of Error/Information Request</u></b> PO Box 65277 Salt Lake City, UT 84165-0277
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If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at [www.spservicing.com](http://www.spservicing.com).

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llamenos al numero 800-831-0118 y seleccione/marque la opción 2.**

**This information is intended for informational purposes only and is not considered an attempt to collect a debt.**

See reverse side